

# THE BEST THANKSGIVING PRESENT.

## MANHATTAN LIFE INSURANCE CO. OF NEW YORK,

NOS. 156 AND 158 BROADWAY,  
(INCORPORATED 1830)

CALL ATTENTION TO THEIR NEW

# 10/20 INSURANCE INVESTMENT BOND

Example at the age of 25, AMOUNT, \$10,000.

For the above amount the total sum agreed to be paid shall not exceed \$7,539. (Payable in ten annual instalments of \$753.90.)

### THE COMPANY GUARANTEES:

- FIRST.**—That the amount of \$10,000, together with all dividend accumulated shall be paid should death occur at any time within twenty years, PAYABLE AT SIGHT, on receipt of proofs, WITHOUT DISCOUNT.
- SECOND.**—That the Bond shall be FULL PAID IN TEN YEARS; that it shall PARTICIPATE IN THE PROFITS of the Company during the twenty years, and that it SHALL THEN MATURE.

### The Net Results of the Investment Being as Follows:

Amount cash returned, guaranteed by the Bond,	\$10,000
Add accumulated profits,	1,580
Total returns,	\$11,580
Charge amount of the 10 annual instalments paid in as above,	7,539
Showing net profit [after twenty years' insurance] of	\$4,041
Equal to 5 1/3 per cent interest, or to 54 per cent. profit on the money invested, and the life insured twenty years besides.	

For a \$10,000 4 per cent. Government Bond due in 20 years [1907], you have to pay in cash \$12,900. For the *Manhattan Bond* you agree to pay \$7,539, in ten equal instalments, in ten years, and in case of your death at any time after the said Bond is issued the Company pays the \$10,000 with the accumulated profits thereon, and your estate is released from the payment of any unpaid instalments in case of death before the expiration of the ten years, the Bond becoming due and payable at once, with the accumulated profits added. Furthermore, the Company agrees that the deposits shall *not be subject to forfeiture* after three payments have been made; but that an equity has been acquired in the Bond which may be obtained on due surrender of the original contract. This is *guaranteed*.

### Distinctive and Liberal Features of the Contract.

- 1st. It is *incontestable* after three years on account of errors.
- 2d. It is *non-forfeitable* after three payments—surrender value being guaranteed by law.
- 3d. It contains no *suicide nor intemperance clause* to avoid the contract.
- 4th. It is *payable at sight*, on receipt of proof of death, *without discount*.
- 5th. It grants *freedom of travel and residence*.
- 6th. It is absolutely *free from technicalities*, and the simplest form of insurance contract in use.

The security for the faithful performance of the contract on the part of the Company is real and personal property of the market value of over \$11,000,000, of which the surplus fund is over \$2,200,000. For example of payments on all other ages apply to the Company or any of its agents.

### JAMES M. McLEAN, President.

JACOB L. HALSEY, First Vice-President.

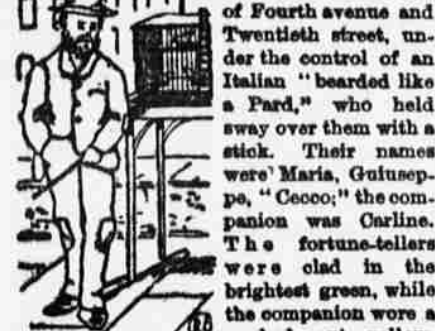
HENRY B. STOKES, Second Vice-President.

HENRY Y. WEMPLE, Secretary.

S. N. STEBBINS, Actuary.

#### FIVE-CENT HOROSCOPES.

The Foremost Responsible for Them Are The Food of Society to Fly Away.



Three fortune-tellers and a female companion were at the corner of Fourth and Avenue C, under the control of an Italian "bearded lady" who held sway over them with a stick. Their names were Maria, Giuseppe, "Cecco," the companion was Corinne. The fortune-tellers were clad in the brightest green, while the companion wore a washed out yellow. The green ones were parquets and the other was a wild cat. In front of the cage a series of different colored envelopes held the five-cent horoscopes of the ingenuous applicant. When some one tempted fate by putting down a nickel the bearded lady picked a stick into the cage and called "Giuseppe," Giuseppe clambered on the end of the stick, and was gently extricated from his fortune-telling. He at once swarmed up a small ladder, but was recalled and bid to tell the fortune.

"Gentlemen!" the Italian said. "Giuseppe" waddled along on the paper walk, formed by the tops of the folded papers, and called to the applicant. He then took one of the sibylline leaves, and headed back for the cage. When birds were taken out they seemed to want to go back instead of spreading their small pinions in a wild night to the opposite curbstone and emancipation.

The World reporter read a blue parchment which "Giuseppe" had printed out for him, and passed through several degrees of Fahrenheit in gathering from it his rosy fate. It ran as follows:

You are very merry and a lover of the pretty sex. You will have many relations with them, and by this make your fortune; but among them will be one easy in love with you and will make you rich. In marrying her you will be subject to leprosy, but this will pass in time and you will never have any other illness. You will have many friends who will love you, but one among them will betray you; beware then and do not let flattery win you and you will come out victorious and live happily to 100 years of age.

Balancing accounts, this seemed to promise a surplus on the side of good.

"How do you train them?"

"The Italian seemed unable to answer."

"How long does it take?"

"Oh, six months, seven months. Some quicker than others. One I have a year. He dies, and know nothing."

The Italian seemed full of sympathetic regret for the neglected opportunities of this untried bird.

"Why do they head into the cage that way when they are taken out?"

"They like company."

He took two out and made them climb the ladder by a little gentle reason with the stick in the region where their tail feathers grow. The third one mounted with alacrity to join his comrades without any urging from the stick. That is, the Italian said, the cage.

Parquets, parrots and canaries are the birds most easily trained.

#### EXPERT WITH THE POILS.

Mrs. Langtry a Good Fencer, Mrs. Potter No Doubt Soon Will Be.



PROF. SENA's sunny disposition and his photographs, instruments and books, suggests the art of fencing to a visitor. In one large frame are twenty photographs of the Professor's pupils in the use of the foil. The central one is a large picture of Mrs. Langtry. "Mme. Langtry," Prof. Sena remarked in French, "is the greatest expert among my lady pupils. It will be an interesting treat for the public when she appears in a piece which admits of her displaying her skill with the foil. She makes me hold my own when we are having a lesson, and there are plenty of gentlemen whom she could disarm in a twinkling. She has a superb physique for a fencer, and is quick and adroit in her movements."

"You may not know that I have a new pupil," continued the professor, giving a nod at his brilliant mustache. "Mrs. Potter has begun a regular course of fencing lessons, and means to continue them while she remains in New York. It is a great improvement to an actress to take exercise with the foil. It gives her suppleness, an easy, graceful carriage, develops her figure, strengthens her arms and legs, and bestows more perfect poise to her in her poses and agility and lightness in her action."

"You should see them when they begin and when they are through a course if you would fully appreciate the value of the exercise to them. Sometimes they come with stooping shoulders, sunken breasts, weak arms, a drooping carriage, their legs insecure and wobbly. That all goes after a proper time given to fencing. Of course the intelligence and robustness of a pupil counts greatly in the quickness with which proficiency is acquired."

"Which do you think will succeed the better, Mrs. Langtry or Mrs. Potter?"

"Ah," said the professor, with an eighteen-carat smile and a Gallic shrug, "they are both beautiful, graceful women."

How Girls May Get on the Stage.

[Philadelphia Press Interview with Joseph Jefferson.]

"Now, Mr. Jefferson, you have been told me about the rain girl, but what about the earnest, sincere woman who must be among the other applicants or the stage?"

"To such I have always given the most serious and thoughtful consideration. Whenever women come to me in the money who always seem to surround me, I have always been the first to encourage their going on the stage. But I have invariably advised them to begin in the lower ranks; if they do, the mortification of their position is soon over. It ceases at the beginning, and every step must be upward. (An plea) to know that there are several ladies holding honorable and lucrative positions to-day in the theatre who have gained them by this course and through my advice."

"What is the practical course for them to take towards getting on the stage?"

"The matter is much more difficult for them than it was formerly. In the older days of stock companies young people could enter the theatre and in the heat of the moment, they would then rise, from time to time, as their talent gradually manifested itself. The combinations of to-day are made up of experienced people. Managers cannot afford to take amateurs with them. So once launched on the road there would be no means of hitting their pieces should they prove

#### WOMEN WHO WORK AT NIGHT.

Their Numbers in New York Are Constantly Increasing, Despite an Old Adage.

[New York Times to Washington Post.]

The number in well lighted, in a big city like New York, of women and girls whose daily tasks keep them from home after dark and who make their way through the streets alone with impunity. The belated traveller meets them, singly and in groups, at the bridge and ferries at all hours from early dark till long past midnight, and if he is out himself, towards morning. Some of them are not very many—set type in newspaper offices, though they are supposed not to, and there is a respectable minority in a great variety of trades and occupations, but the vast body of them are clerks and cashiers in the big stores, whose labors during the busy season keep them away from home late at night. Even in stores where there is an "early closing" rule, the purchasers are not allowed to leave until the store is closed, and there is no pretense of closing early on the part of the clerks. The clerks, however, are not very frequently overworked, and there are some who are not. The women who work at night are not very numerous, and there are some who are not. The women who work at night are not very numerous, and there are some who are not.

It is a good deal to the credit of the metropolis that a rule like this is nearly as safe as a rule of no work at night. They are modest and unobtrusive in appearance, they mind their own business and have ways to make the would-be master mind his. From night to night of the other sex-men and boys who are not night workers are not very numerous, and there are some who are not. The women who work at night are not very numerous, and there are some who are not.

This growing frequency of night employment for women means a tremendous change in the once accepted notions and opinions of mankind. The judge who declares from the bench that a woman has no business to be abroad after dark is yet heard from once in a while, but the anachronism always calls for a burst of righteous indignation. I was talking with a night worker yesterday. She was a woman of about thirty, and had been in the business for about ten years. She said that she had often lost her horse-car and had to wait a half hour for another in the wee small hours, because of her reluctance to let a fellow worker female grope alone for her car in the muddy streets. Despite the experience, which is enough to make any but the most sweet-tempered man conservative, he spoke most enthusiastically of the "feel like" to be produced upon women, especially young women, by self-supporting habits, and said he looked to be their gain in worth and dignity and practical knowledge by contact with practical necessities. The working girl will never be widely practical, however, so long as the night worker is not a woman of the night.

The more many even the terms upon which women and men conduct their daily business the better it is for the business woman probably.

Bobby's Excellent Reference.

Mrs. G's little son came home from school in a very disappointed state the other day.

"Howard," she said, sternly, "you have been fighting again."

"I know it, mamma," answered the little fellow, meekly, "but I didn't strike the first blow."

"If you don't believe me, you can ask God."

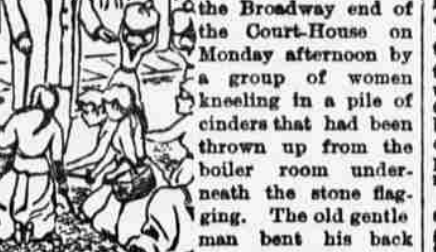
It Never Fails.

[From the Omaha World.]

Oh, give me peace and give me peace, but the master's hand, in its quiet way, goes travelling on ward day, and goes there, just the same.

#### BEGGAR WOMEN FROM PARIS.

They Dig in Cider Hops Where Kind-Hearted People Can See Them.



BENEVOLENT-looking old gentleman, who might have been a retired coffee-merchant as well as anything else, was attracted to the Broadway end of the Court-House on Monday afternoon by a group of women kneeling in a pile of cinders that had been thrown up from the boiler room underneath the stone flagging. The old gentleman bent his back with a charming display of mingled dignity and rheumatism and looked down over the rims of his gold-rimmed spectacles at the group of women. Each woman had a sack which she was filling with such stray pieces of half-burned coal as she could find by digging in the pile with her bare fingers or a short piece of stick.

There were five women, a little boy and a young girl in the group. The women were dressed alike in white-spotted blue skirts, loose rusty-brown waists and thick, heavy-soled shoes. Two wore small shawls around their heads, while the others wore bareheaded. The little girl had on a brown dress, a pair of worn out black stockings and two shoes hopelessly run over at the heels. The boy was dressed in a blue and white striped shirt, a blue and white striped hat, and a blue and white striped coat. He was holding a small stick in his hand.

The benevolent old gentleman looked long at the curious group. "Bless me," said he at length. "It is hard to be poor."

One of the women looked at him for a moment, and then resumed her work without saying a word.

"Is it hard work, my good woman?" asked the old gentleman.

"Oui, Monsieur," answered the woman nearest him.

"Then you are French?"

"Oui, Monsieur."

"It must be dreadful to have to live so poor and work so hard in a strange and unsympathetic land."

"The money is not the best of things, Monsieur. And your children; are you willing that they should grow up in ignorance and perhaps in sin?" The benevolent gentleman reached into his overcoat for a handful of silver.

"Oh, I say," called out a bystander. "Let up on that, my friend. Don't waste your charity. Save it for some one who is more worthy."

"But are not these poor creatures worthy?" asked the old gentleman.

"Well, hardly. They were brought up at this business in Paris. Some of their countrywomen worked at it here and in a few years went home prosperous and well-to-do. Now, this town is overrun with them. It is only another way of begging. You will notice that all these women are strong and healthy. They can work at scrubbing and housekeeping if they wish to. They would rather dig around in ash-piles, where kind-hearted people like you can see them."

The bystander said something to the

#### MUSHROOM SEED IN DEMAND.

Amateur Gardeners Buy Two Tons of It From One Dealer.

"People who own hot-houses and conservatories have a new fad," said an employee in a large seed establishment the other day. "They have taken to raising mushrooms for their own tables, and some, I suppose, go for the tables of less fortunate friends. I was up to Irvington the other day and saw Jay Gould's mushroom bed. It was like a snow bank with its covering of fringe, and you couldn't stick a pin in it anywhere without piercing an Agario. Agario is the botanical name for the growth."

"There has been a great demand for the seed this season," the man continued. "The great has been that we have been unable to supply the trade as usual. We've sold more than two tons of it to these amateur cultivators of the delicacy."

A sample of mushroom seed was shown the reporter. It was a large cake or parallelopiped of a dark brown color with dimensions 8x11x1 1/2 inches.

The young man of seeds went on: "The seed, or rather spore, of the mushroom is a little white thread that looks like silk fibre. This is gathered from the bed under the fungi where it falls. It is thoroughly mixed with the excrement of cattle, which is selected for its preservation because it is perfectly cold and lifeless. The spore is pressed into these cakes, and there the mushroom is inert and lifeless until it is needed."

The mushroom bed is made in a darkened room, a cellar, if possible. It is built of heat-producing manures and straw, with a slight coating of mould. Bits of the seed cake, an inch and one-half square, are placed in it at intervals of a few inches. The temperature of the surrounding air may be as low as 50 degrees, but the fermenting mass of the bed keeps the heat about the germs in the neighborhood of 70 degrees.

In eight weeks' time the entire mass, in every conceivable direction, is a perfect spider's web of silken fibres. Two weeks more and the white heads of the fungi begin to peep through the surface, only to be snatched from their resting-place to please an epicure's palate.

Know Exactly What He Wanted.

[From the London Daily News.]

There is nothing like knowing what you want and seeing that you get it. The advertiser who inserts the following sample of his moderate desires in a country newspaper seems a very clear-sighted, intelligent man and might make a good Prime Minister.

WANTED—Lodgings by a B. A. Advertiser wishes to clearly understand that needs apply who object on principle to fall in with his not excessive requirements, which include: (1) punctuality in serving meals; (2) moderate cost in the best of dry food; (3) a clean and comfortable bed; (4) a clean and comfortable bath; (5) a clean and comfortable toilet; (6) a clean and comfortable wardrobe; (7) a clean and comfortable linen; (8) a clean and comfortable towel; (9) a clean and comfortable soap; (10) a clean and comfortable brush; (11) a clean and comfortable comb; (12) a clean and comfortable mirror; (13) a clean and comfortable clock; (14) a clean and comfortable calendar; (15) a clean and comfortable picture; (16) a clean and comfortable rug; (17) a clean and comfortable carpet; (18) a clean and comfortable curtain; (19) a clean and comfortable blind; (20) a clean and comfortable shutter; (21) a clean and comfortable door; (22) a clean and comfortable window; (23) a clean and comfortable roof; (24) a clean and comfortable floor; (25) a clean and comfortable wall; (26) a clean and comfortable ceiling; (27) a clean and comfortable chimney; (28) a clean and comfortable fireplace; (29) a clean and comfortable hearth; (30) a clean and comfortable stove; (31) a clean and comfortable range; (32) a clean and comfortable boiler; (33) a clean and comfortable engine; (34) a clean and comfortable pump; (35) a clean and comfortable tank; (36) a clean and comfortable cistern; (37) a clean and comfortable reservoir; (38) a clean and comfortable pond; (39) a clean and comfortable lake; (40) a clean and comfortable river; (41) a clean and comfortable stream; (42) a clean and comfortable canal; (43) a clean and comfortable dock; (44) a clean and comfortable wharf; (45) a clean and comfortable pier; (46) a clean and comfortable quay; (47) a clean and comfortable jetty; (48) a clean and comfortable breakwater; (49) a clean and comfortable pier; (50) a clean and comfortable quay; (51) a clean and comfortable jetty; (52) a clean and comfortable breakwater; 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